

Issue 127: INSIDER’S EDGE: Dental Plans Now Available on Maryland Health Connection

In addition to applying for Medicaid and Qualified Health Plan (QHP) coverage, consumers can now also use Maryland Health Connection to apply for dental coverage.

Just like qualifying for a QHP, consumers must apply for dental coverage during Open Enrollment or qualify for a [Special Enrollment Period \(SEP\)](#) to apply for coverage at other times during the year. Enrollment must be completed by Dec. 15 for health or dental coverage to begin on Jan. 1, 2016. Enrollments completed Dec. 16 to Jan. 15 will begin coverage on Feb. 1, 2016. And enrollments completed Jan. 16 to Jan. 31 will have coverage beginning on March 1, 2016.

A couple of key points to remember:

- Dental benefits are already available to some Medicaid recipients (read more below)
- Advanced premium tax credits (APTC) and cost-sharing reductions (CSR) **cannot** be used to offset the cost purchasing a stand-alone dental plan.

Dental Coverage and Medicaid

The Medicaid program offers comprehensive dental coverage to children under the age of 21 and Rare and Expensive Case Management Program recipients over the age of 21 through the [Maryland Health Smiles Dental Program](#).


Full dental coverage is also available to pregnant women covered through Medicaid up to 264% of the federal poverty level (FPL) through the course of their pregnancy.

All managed care organizations (MCOs) in the HealthChoice program also offer limited dental services to adults enrolled in their plans. For additional information on these benefits, please review the [MCO comparison chart](#).

The Nuts and Bolts: How to Apply for Stand-Alone Dental Coverage

When a consumer applies for coverage, they must indicate whether they want to (1) apply for *both* health and dental coverage or (2) apply for just a stand-alone dental plan.

Start Your Application



Before starting your application, would you like to register to vote or to update your voter registration information?

☐ Yes
☐ No

There is no fee for asking MHC to assist you in applying to register to vote or in updating your voter registration information. Your answer to this question does not affect your health care application.

Please choose one of the application types:

☐ Health (You may enroll for Dental as well)
☒ Dental Only

Select Application type

The “dental only” option is ideal for consumers who have other health insurance outside of Maryland Health Connection.

Individuals who are applying for both health and dental coverage will need to indicate which household members are seeking dental coverage.

Build Your Household - Individual Details



Tell us More about Sherry Jones [?]

Is Sherry Jones applying for dental coverage?

☒ Yes ☐ No

Applying for Dental question

Providing your Social Security number (SSN) can be helpful even if you don't want dental coverage because it can speed up the application process. If Sherry Jones users should call 1-800-325-0778 [?].

Social Security Number [?]

- -

☒ I consent to having my SSN used to verify information from secure government sources, such as the IRS.

☐ Don't have a social security number?

Is Sherry Jones the same name that appears on the Social Security Card?

☒ Yes ☐ No

Once the entire application is complete and, where applicable, the consumer has selected the health coverage they would like to enroll in—Medicaid or QHP—the consumer will be prompted to review, compare, and select a dental plan to purchase.

Next Steps

1. Complete Eligibility Determination

2. Shop for SADP for 2016

You have completed the Maryland Health Connection eligibility application.

Browse and Compare available Stand Alone Dental Plans (SADP)²

Select SADP for eligible household members

Review and confirm SADP selection between November 1, 2015 and January 31, 2016

SADP Enrollment

After confirming your selection, the health insurance carrier will contact you to confirm your selected health insurance plan. Your enrollment will not be completed until premium payment is received by the carrier.

For All Enrollments

If you have been notified that you need to provide additional verification documents, they must be submitted to Maryland Health Connection by the date on the Additional Verification Require Notice. Failure to provide verification documents may result in loss of coverage.

YOUR APPLICATION/ENROLLMENT IS NOT COMPLETE, YOU MUST CLICK "NEXT" TO COMPLETE IT.

Next >

The consumer must click “**Buy**” under the plan they would like to select.

You are shopping for:

Sherry Jones

County: Montgomery

Piper Jones

Compare Plans

Compare These Plans

Annual Out of Pocket Maximum +

Network Type +

Dental Insurance Carrier +

Sort By Monthly Premium Per Page 10

13 of 13 plans Clear All

No Filters Selected

Notice:

After selecting a dental plan your enrollment will not be completed until you have paid the first month's premium and your dental insurance carrier has received it. More information will be provided to you on the Plan Summary page after you select and enroll into a dental plan.

MONITOR DENTAL

Select Plan Basic

Details

EST. MAXIMUM MONTHLY PREMIUM	ANNUAL OUT-OF-POCKET MAX	DENTAL CHECK-UP	ORTHODONTIA	ANNUAL DEDUCTIBLE
\$25.64	\$350	\$10 Copay	\$350 Copay	\$0.00

[Click Here for Summary of Benefits and Coverage Document](#)

Add to Compare

Buy


The consumer must then “**Confirm**” their selection.

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Final Confirmation

Below is the summary of plan(s) selected for your household:

Current Enrollment

Plan	Enrolled Member(s)	Coverage period	Individual Monthly Premium	Est. Maximum Monthly Premium for Household
 <p>Delta Dental PPO Basic Plan for Families</p> View Plan Summary	Sherry Jones	Effective Date: January 1, 2016 End Date: December 31, 2016	\$16.52	\$ 34.75
	Piper Jones	Effective Date: January 1, 2016 End Date: December 31, 2016	\$18.23	

YOUR APPLICATION/ENROLLMENT IS NOT COMPLETE, YOU MUST CLICK "CONFIRM" TO COMPLETE IT.

[< Back](#)
[Confirm >](#)

After selecting a dental plan, the consumer can review their selection and monthly premium costs. **Remember**, APTC and CSR **cannot** be used to off-set the cost of stand-alone dental coverage. The consumer must press next to complete their application and finalize their plan selection.

Plan Summary

Print Summary

Based on your selections, your enrollment information is summarized below. Please note the following:


Stand Alone Dental Plan (SADP) enrollment: Your SADP selection has been confirmed. However, your enrollment in a SADP will not be considered active until you make your first payment to Delta Dental of Pennsylvania. Delta Dental of Pennsylvania will contact you directly with information regarding available premium payment methods. Insurance Cards will be sent by Delta Dental of Pennsylvania after your first premium payment is received.

Application Summary

Applicant Name: Sherry Jones
Date Received: November 16, 2015

Current Enrollment

Plan	Enrolled Member(s)	Coverage Period	Individual Monthly Premium	Est. Maximum Monthly Premium for Household
Delta Dental PPO Basic Plan for Families View Plan Summary	Sherry Jones	Effective Date: January 1, 2016	\$16.52	\$ 34.75
	Piper Jones	Effective Date: January 1, 2016	\$18.23	



One Delta Drive
Mechanicsburg, MD 17055
Phone: 800-471-0236
Web: <https://www.deltadentalins.com>

YOUR APPLICATION/ENROLLMENT IS NOT COMPLETE, YOU MUST CLICK "NEXT" TO COMPLETE IT.

Next

Thank you for enrolling in coverage through Maryland Health Connection!



[Download and Print \(PDF\)](#) this one-page guide for important Final Steps:

- Billing and payment information if you enrolled in a qualified health plan
- Getting your insurance card
- See what benefits are covered by your plan (many at no cost to you)
- Find a doctor who accepts your plan
- Report changes in your household or income

You may also be eligible for other programs offered by the Maryland Department of Health and Mental Hygiene or Department of Human Resources (DHMH/DHR). For assistance, please visit your [local health department](#) or [department of social services office](#).

Learn more at MarylandHealthConnection.gov/enroll/

Share with your friends!

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Proceed to Account Home

The enrollment confirmation screen displays after a plan is selection is finalized.

Questions? Send them to dhmh.medicaidmarge@maryland.gov.